

**From:** "phil landry" <phil.landry@verizon.net> on 02/26/2005 11:01:27 AM

**Subject:** Truth in Lending

To whom it may concern;

As a consumer and taxpayer I am opposed to relaxing protections against consumer deception that are required by law now. I believe truth in lending laws should be further enhanced, not weakened. Even with these current laws lenders can hide or disguise charges. Due to thier overall reputation with consumers and evidenced by their past practices the Fedral Government must keep consumer protection as its highest regard.

Please do not weaken, but strengthen the laws afforded consumers. I ask you to consider this in docket 1217.

Sincerely

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